

**ABSTRACT**

In an on-line financial data system, financial transaction data is provided to a user electronically via a connection such as the Internet. The system stores representations of the financial data for retrieval by an account holder. In order to retrieve or receive the financial information via the Internet, a user must first consent to receiving the financial data in this manner. Consents are stored in the financial data system. When financial data is received by the system, a comparison is made with the pre-stored consents to determine if the data can be provided via the Internet. If so, then a corresponding paper-based version of the data is suppressed, that is, not sent to the account holder. Instead, a message having a pointer, e.g., a URL address, is provided to the account holder in order to allow the account holder access, via the world wide web on the Internet, to the financial data stored in the on-line financial data system.